GEORGIA DEPARTMENT OF BANKING AND FINANCE
2990Brandywine Road, Suite 200 • Atlanta, Georgia 30341

Instructions for Out of State Applicants to Obtain Fingerprints for a Background Check

The Georgia Department of Banking and Finance requires a fingerprint background check on all applicants. Because the State of Georgia does not have an electronic method in place to process background check requests for out of state applicants for licensure as a mortgage lender or broker/processor license, you may use the manual process below for submitting fingerprint cards directly to Cogent Systems. Cogent Systems will scan the fingerprint card and submit the images to the State. The fingerprint cards will be used to conduct a Federal/State criminal history record check on the applicant.

How can the out of state applicant obtain a fingerprint background check?

1. A local law enforcement agency or private fingerprinting company may provide fingerprint cards, but the applicant must ensure they are blue FBI fingerprint cards (FD-258). Individuals must request three fingerprint cards. Do **not** download fingerprint cards from the FBI web site, even if the FBI suggests you do so. *Only* card stock FD-258 fingerprint cards will be accepted. Fingerprint cards may also be obtained from the Department upon request.

2. When the applicant receives three (3) FBI cards, the applicant must legibly complete the identification section on each card. A local law enforcement agency or a private company that is trained and authorized must roll your fingerprints. **NOTE:** It is suggested that you have three (3) fingerprint cards printed, and submit only one (1) to Cogent Systems. You may have your first card rejected and be required to submit your other fingerprint cards at a later date.

3. The applicant **MUST** register **ONLINE** at www.ga.cogentid.com prior to mailing in a fingerprint card. Mail your **printed receipt** and fingerprint cards to 3M Cogent, Attn: Fingerprint Card Scan GAPS, 5025 Bradenton Ave., Suite A, Dublin, OH 43017.

4. Applicants must include their **REGISTRATION ID** (obtained online during registration) on the back of the fingerprint card.
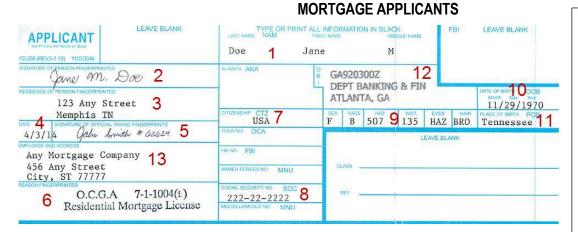
Registration Process

1. Visit the **Georgia/GAPS** website at **www.ga.cogentid.com.** For help, please contact gahelp@cogentsystems.com or 1-888-439-2512.

2. Choose **Single Applicant Registrations** under Registration Menu
(All of the fields that are in yellow and have an **asterisk (*)** must be completed)

3. Near the end of the Registration screen you will see a heading entitled **Transaction Information.** In this area you must:

    a) Click on the drop box next to **Reason (see Table 1)** and select the reason the applicant is being fingerprinted. If you submitted FD-258 fingerprint cards through mail to GAPS Cogent Systems please check the box that indicates (**Out of State Applicants ONLY, all other cards will be returned**) and confirm your use of fingerprint card.

    b) Click on the drop box next to **Payment** and select the appropriate payment option. If credit card is selected you will be prompted to enter additional information so please have credit card information available during the registration process. If the applicant is paying with a money order or cashier's check, the applicant must provide the money order or cashier's check, payable to **GA Card Receiver, 3M Cogent, Attn: Fingerprint Card Scan GAPS, 5025 Bradenton Ave., Suite A, Dublin, OH 43017.**

    c) Enter **GA920300Z** in the **ORI/OAC** field.

    d) Enter **920300Z** in the **Verification** field.

    Do Not check the box for '**Does another agency make the fitness determination**'

    e) Click **Next** at the bottom of the page and you will be given the opportunity to review your information. If all of the information displayed is correct, click **Next** and you will be given a **Registration ID** number. The **Registration ID** number **will be needed** by the applicant to be written on back of the fingerprint card.
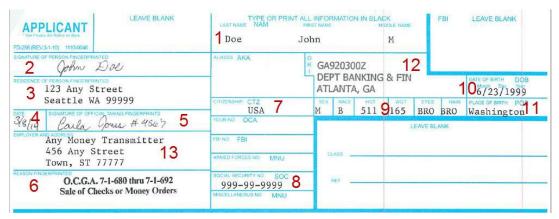
Table 1: Fingerprint Background Check Reason

Why do you need a background check?	Registration REASON drop box selection	Finger Print Card REASON FINGERPRINTED
I want to be an owner or control person for a **mortgage broker or lender company**.	Mortgage Lending Broker License	O.C.G.A. 7-1-1004(i) Residential Mortgage License
I want to be an owner or control person for a **sale of check or money transmitter company**.	Check or Money Order Seller/Licensee	O.C.G.A. 7-1-680 thru 7-1-692 Sale of Checks or Money Orders

Completing Fingerprint Cards

Below are the information blocks that must be completed in their entirety on all cards. Illegible and incomplete cards will not be processed and will the applicant will be required to complete and submit **new** fingerprint cards.

MORTGAGE APPLICANTS

1. Printed Name - Last, First & Middle Names
2. Signature of Person Fingerprinted
3. Residence of Person Fingerprinted - Complete Address
4. Date Fingerprinted
5. Signature of Official Taking Fingerprints
6. Reason Fingerprinted (See Table 1)
7. Citizenship (Country)
8. Social Security Number, if Applicable
9. Sex, Race, Height, Weight, Eyes & Hair
10. Date of Birth
11. Place of Birth
12. ORI – GA920300Z DEPT BANKING & FIN ATLANTA, GA
13. Employer and Address

Race:
W – White, Hispanic/Latino(a)
B – Black
A – Asian/Pacific Islander
I – American Indian/Alaskan Native
U – Unknown

Hair/Eyes:
Bl – Black
Bro – Brown
Blo – Blond
Red – Red/Auburn
Gry – Gray
Blu – Blue
Grn – Green
Haz - Hazel

MONEY SERVICE BUSINESS APPLICANTS